

*Protect Your Money*



**BANK ON**  
**HOUSTON**

# **Financial Institution Directory**

**Office of the City Controller, Ronald C. Green**

**Telephone: 832/393-3406**

**Website: [www.bankonhouston.org](http://www.bankonhouston.org)**

**Revised: February 2011**



**Institution Name:** Amegy Bank of Texas

**Product:** Free Checking

**Account Features:**

Opening Deposit Requirement: \$50  
Minimum Balance: None

☒ Checks  
☒ Debit Card  
☒ Bill Pay

**Fees:**

Monthly Fee: None  
Overdraft / Insufficient Funds: None with auto-coverage from Savings Account  
Bounced Check: None with auto-coverage from Savings Account  
Out of Network ATM:

**Alternative ID's Accepted:**

☒ Texas Temporary Visitors Card (requires ITIN or Foreign Passport)  
☒ Foreign Passport with Photo  
☒ Mexican Matricula Consular ID  
☒ Mexican Voter's Registration Card  
☐ Guatemalan Consular ID  
☒ Cedula (CEDA)  
☒ Other: Alien Registration Card (with Photo) or Permanent Registration Card  
☒ Secondary: Utility Bill, Check Card, Major Credit Card, Canadian Driver's License, Student ID, Any US Government Issued ID Card, US Armed Services ID / Military ID, Social Security Card, US Voter's Registration Card, Transportation Worker Identification Credential Card

**Chexsystem Policy**

☒ Over 1 year old (if debt is paid off)  
☐ Less than 1 year old (yes, if debt is paid off on an exception basis only)

**Special Features:**

☐ Remittance Product  
☒ Wire Transfer  
☒ Cashiers Check  
☒ Financial Education Training

**Participating Branches** All in State of Texas

# Bank of America



**Institution Name:** Bank of America

**Product Name:** MyAccess Checking

**Account Features/Services:**

Opening Deposit Requirements: \$25.00

Minimum Balance: \$-0-

- ☒ Checks
- ☒ Debit Card
- ☒ Bill Pay
- ☒ Online Banking service with Bill Pay
- ☒ Bank of America debit card with Photo Security
- ☒ Optional Overdraft Protection services from your linked Bank of America savings, line of credit, credit card or secondary checking account
- ☒ Make deposits to and write checks from your account with no per check fee
- ☒ Keep the Change savings service
- ☒ Check Safekeeping and image services
- ☒ Access to more than 18,000 Bank of America ATMs and 6,100 Banking Centers
- ☒ Direct deposit of your payroll or Social Security Benefit.

**Fees:**

Monthly Fee: \$8.95

Overdraft/Insufficient Funds: \$35.00

Bounced Check: \$35.00

Out of Network ATM: In US \$2, Outside of US \$5

**How to avoid a monthly maintenance fee:**

Meet one of the following requirements during each statement cycle:

- ☒ Have at least one qualifying direct deposit made to your account each statement cycle.
- ☒ Maintain an average daily balance of \$1,800 or more in your account.

**Alternative ID's Accepted:**

- ☒ Mexican Matricula Consular ID
- ☒ Guatemalan Consular ID
- ☒ Other: Alien Registration Card

# Bank of America



- ☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa
- ☒ See Banking Center Manager for list of Acceptable IDs and identifications exceptions.

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystems.  
(not fraud related)*

- ☐ Over 1 year old
- ☐ Less than 1 year old
- ☒ Case-by-case basis and Bank of America items on ChexSystems must be paid prior to account opening.

**Special Features:**

- ☒ Remittance Product
- ☒ Wire Transfer
- ☒ Money Orders
- ☒ Financial Education Training
- ☒ Other:

**Participating Branches:** All



**Product Name:** 2<sup>nd</sup> Chance Checking

**Account Features:**

Open Deposit Requirement: \$50

Minimum Balance: \$0

Eligible for a savings account which can be used for Overdraft Protection

☒ One Box of Checks (120 checks) \$17.10

☐ Debit Card

☒ ATM Card

☒ Check card with no monthly fee with a daily \$150 point of sale limit.

☒ Free On-Line Banking & Bill Pay

**Fees:**

Monthly Fee: \$8.95

Overdraft/Insufficient Funds: \$29.75

Bounced Check: \$ 29.75

Out of Network ATM: Bank of Texas does not charge for transactions  
done at foreign ATMs.

**Alternative IDs accepted:**

☒ Mexican Matricula Consular ID

☐ Guatemalan Consular ID

☐ Other: Alien Registration card

☐ Secondary: Certificate of naturalization, recent utility bill, residential  
lease or rental agreement, student Id card, union or trade  
membership card, employee badge, travel visa

**ChexSystems Policy:** *Accounts available for persons with NSF/OD history on ChexSystems. (not fraud related) N/A (Bank of Texas runs background checks through qualifile)*

☐ Over 1 year old

☐ Less than 1 year old

A probationary period of 5 months before one can be eligible for a Free Checking account.

**Special Features:**

☐ Remittance Product

☒ Wire Transfers (Domestic \$12.00)

☐ Money Orders

☐ Financial education training

<http://www.bankoftexas.com/>



**Traditional Branches**

**Hours of Operation**

Monday to Friday

Drive Thru 7:30am to 6:00pm

Lobby 9:00am to 6:00pm

Saturday

Drive Thru 9:00am to 1:00pm

Lobby 9:00am to 1:00pm

Bellaire  
Downtown  
Fondren  
Fairbanks (coming soon)  
Memorial  
Northwest  
Northgate  
Sugar Land

Tanglewood  
West University  
Westheimer



## In Store Branches

### Hours of Operation

Monday to Saturday

10:00am to 7:00pm

Sunday

12:00pm to 4:00pm

Eldridge  
First Colony  
Sweetwater



**Institution Name:** Capital One Bank

**Product Name:**

**Account Features:**

Opening Deposit Requirements: \$50.00

Minimum Balance: None

☐ Checks

☒ Debit Card Free

☒ Bill Pay Free

**Fees:**

Monthly Fee:

Overdraft/Insufficient Funds: \$35.00

Bounced Check: \$35.00

Out of Network ATM: \$2.00

**Alternative ID's Accepted:**

☒ Mexican Matricula Consular ID

☒ Guatemalan Consular ID

☐ Other: Alien Registration Card

☐ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystems.  
(not fraud related)*

☐ Over 1 year old

☐ Less than 1 year old

**Special Features:**

☐ Remittance Product

☐ Wire Transfer

☐ Money Orders

☒ Financial Education Training

☐ Other:

**Participating Branches:** All Capital One Branches





**Product Name:** Free Checking

**Account Features:**

Opening Deposit Requirements: \$50

Minimum Balance: \$0

☒ Checks

☒ Debit Card

☒ Bill pay

**Fees:**

Monthly Fee: \$0

Overdraft/Insufficient Funds: \$30

Bounced Check: \$30

Out of Network ATM: \$0 (domestic balance inquiry), \$0 (domestic funds transfer or withdrawal), \$0 (any foreign transaction)

**Alternative IDs Accepted:** *As primary identification. Secondary identification may be Requested.*

☒ Mexican Matricula Consular ID

☐ Guatemalan Consular ID

☐ Other: Alien registration card

☒ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystems. (not fraud related)*

☐ Over 1 year old

☒ Less than 1 year old

## Special Features:

- ☐ Remittance product
- ☒ Wire Transfer
- ☒ Money orders:
- ☐ Financial education training
- ☐ Other:

[www.centralbankhouston.com](http://www.centralbankhouston.com)

**CLAY BANKING CENTER**  
**11201 Clay Road @ Beltway 8**  
**Houston, Texas 77041**

LOBBY

Monday-Thursday

Friday

DRIVE THRU

Monday-Friday

24-Hour ATM

**832.485.2300**

Census Tract – 5402.00

9:00 a.m.- 4:00 p.m.

9:00 a.m.- 5:00 p.m.

7:30 a.m.- 6:00 p.m.

**MIDTOWN BANKING CENTER**  
**2217 Milam**

**Houston, Texas 77002**

LOBBY

Monday-Thursday

Friday

DRIVE THRU -

Monday-Friday

Saturday

24- Hour ATM

**832.485.2360**

Census Tract – 4106.00

9:00 a.m.- 5:00 p.m.

9:00 a.m.- 6:00 p.m.

7:30 a.m.- 6:00 p.m.

9:00 a.m.-12:30 p.m.

**NORTH SHEPHERD BANKING CENTER**  
**5012 North Shepherd**  
**Houston, Texas 77018**

LOBBY

Monday-Thursday

Friday

DRIVE THRU-

Monday-Friday

Saturday

24- Hour ATM

**832.485.2375**

Census Tract – 5306.00

9:00 a.m.- 5:00 p.m.

9:00 a.m.- 6:00 p.m.

7:30 a.m.- 6:00 p.m.

9:00 a.m.-12:30 p.m.

**TIMBERGROVE BANKING CENTER**  
**1550 W. 18<sup>th</sup> Street**  
**Houston, Texas 77008**

LOBBY

Monday-Thursday

Friday

DRIVE THRU-

Monday-Friday

Saturday

24- Hour ATM

**832.485.2350**

Census Tract – 5110.00

9:00 a.m.- 5:00 p.m.

9:00 a.m.- 6:00 p.m.

7:30 a.m.- 6:00 p.m.

9:00 a.m.-1:00 p.m.

**BELLAIRE BANKING CENTER**  
**12112 Bellaire Blvd**

**832.782.5250**

**Houston TX 77072**

LOBBY

Monday-Thursday

Friday

DRIVE THRU-

Monday-Friday

Saturday

Census Tract – 4525.00

9:00 a.m.- 4:00 p.m.

9:00 a.m. – 6:00 p.m.

8:00 a.m.- 6:00 p.m.

8:00 a.m.-12:00 noon



**Institution Name:** JP Morgan Chase

**Product Name:** Access Checking

**Account Features:**

Opening Deposit Requirements: \$25.00

Minimum Balance: \$100.00

- ☐ Checks
- ☒ X - Debit Card
- ☒ X - Bill Pay

**Fees:**

Monthly Fee: \$15.00

Overdraft/Insufficient Funds: \$34.00

Bounced Check: Checks are not offered with this account

Out of Network ATM: \$2.50

**Alternative ID's Accepted:**

- ☒ X -Mexican Matricula Consular ID
- ☒ X- Guatemalan Consular ID
- ☒ X- Other: Alien Registration Card
- ☒ X - Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystems.  
(not fraud related)*

- ☒ X - Over 1 year old
- ☒ Less than 1 year old

**Special Features:**

- ☐ Remittance Product
- ☐ Wire Transfer
- ☐ Money Orders
- ☐ Financial Education Training
- ☒ X - Other: Rapid Cash (You can send money to Mexico to non-bank account holders)

**Participating Branches:** All JP Morgan Chase Branches



**Product Name:** the "Access" Account

**Account Features:**

Opening Deposit Requirements: \$ none

Minimum Balance: \$ none

☐ Checks

☒ Debit Card

☒ Bill pay

**Fees:**

Monthly Fee: none if one has direct deposit, otherwise \$3

Overdraft/Insufficient Funds: \$ 34

Bounced Check: \$ none

Out of Network ATM: \$ none (domestic balance inquiry), \$ \$1.50 (domestic funds transfer or withdrawal), \$ varies (any foreign transaction)

**Alternative IDs Accepted:** *As primary identification. Secondary identification may be Requested for a NRA.*

☒ Mexican Matricular Consular ID

☒ Guatemalan Consular ID

☒ Other: Alien registration card

Passport

☒ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystems. (not fraud related)*

☒ Over 1 year old

☒ Less than 1 year old

With reference from previous financial institution



**Special Features:**

- ☒ Remittance product
- ☒ Wire Transfer
- ☒ Money orders:
- ☒ Financial education training
- ☐ Other:

*This information is current as of January 1, 2009 and is subject to change without prior notice. Please contact the financial institution for current information, fees, charges and account terms and conditions.*

[www.citibank.com](http://www.citibank.com)



Institution Name: Energy Capital Credit Union  
Product Name: Fresh Start Checking

Account Features:

Opening Deposit Requirements: \$100.00

Minimum Balance: \$0

☒ Checks

☒ Debit Card

☒ Bill pay

Fees:

Monthly Fee: \$10

Overdraft/Insufficient Funds: \$30.00

Bounced Check: \$30.00

Out of Network ATM: \$ (domestic balance inquiry), \$ (domestic funds transfer or withdrawal), \$ (any foreign transaction)

\*\*\*\*Energy Capital Credit Union allows 4 free transactions per month and \$1 per transaction thereafter.

Alternative IDs Accepted: *As primary identification. Secondary identification may be Requested.*

☒ Mexican Matricula Consular ID

☒ Guatemalan Consular ID

☒ Other: Alien registration card

☒ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

ChexSystems Policy: *Account available for persons with NSF/OD history on ChexSystems with small balance owed and low number of reported closed accounts with outstanding balance. We do not allow accounts reported as fraud.*

☒ Over 1 year old

☒ Less than 1 year old

Special Features:

☐ Remittance product



- ☒ Wire Transfer
- ☒ Money orders:
- ☒ Financial education training
- ☒ Other: Free Bill Pay





Institution Name: Energy Capital Credit Union  
Product Name: Regular Checking

Account Features:

Opening Deposit Requirements: \$100.00  
Minimum Balance: \$0

- ☒ Checks
- ☒ Debit Card
- ☒ Bill pay

Fees:

Monthly Fee: \$0  
Overdraft/Insufficient Funds: \$30.00  
Bounced Check: \$30.00  
Out of Network ATM: \$ (domestic balance inquiry), \$ (domestic funds transfer or withdrawal), \$ (any foreign transaction)

\*\*\*\*Energy Capital Credit Union allows 4 free transactions per month and \$1 per transaction thereafter.

Alternative IDs Accepted: *As primary identification. Secondary identification may be Requested.*

- ☒ Mexican Matricula Consular ID
- ☒ Guatemalan Consular ID
- ☒ Other: Alien registration card
- ☒ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

ChexSystems Policy: *Account available for persons with NSF/OD history on ChexSystems with small balance owed and low number of reported closed accounts with outstanding balance. We do not allow accounts reported as fraud.*

Product Name: Fresh Start Checking

Account Features:

Opening Deposit Requirements: \$100.00  
Minimum Balance: \$0

- ☒ Checks
- ☒ Debit Card



0 0 0

☒ Bill pay

Fees:

Monthly Fee: \$10

Overdraft/Insufficient Funds: \$30.00

Bounced Check: \$30.00

Out of Network ATM: \$ (domestic balance inquiry), \$ (domestic funds transfer or withdrawal), \$ (any foreign transaction)

\*\*\*\*Energy Capital Credit Union allows 4 free transactions per month and \$1 per transaction thereafter.

☒ Over 1 year old

☒ Less than 1 year old

Special Features:

☐ Remittance product

☒ Wire Transfer

☒ Money orders:

☒ Financial education training

☒ Other: Free Bill Pay



**Institution Name:** First Convenience Bank  
A division of First National Bank

**Product Name:** The "Power "Account

**Account Features:**

Opening Deposit Requirements:

Minimum Balance: \$ None /w Direct Deposit

X Checks

X Debit Card

X Bill Pay

**Fees:** Free Account with \$100.00 min. Balance or 5 Master Cards (POS) or Direct Deposit

**Monthly Fee:** No monthly maintenance fee is assessed when one of three qualifiers is met each statement cycle. If not an \$11.97 maintenance fee will be assessed.

**Overdraft/Insufficient Funds:** \$34.97

**Bounced Check:**

**Out of Network ATM:** \$2.00 (domestic balance inquiry), \$2.00 (domestic funds Transfer or withdrawal), \$2.00 (any foreign transaction)

**Alternative ID's Accepted:**

X Mexican Matricula Consular ID

☐ Guatemalan Consular ID

X Other: Alien Registration Card

☐ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Account available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

☐ Over 1 year old

☐ Less than 1 year old

X No Chex System

**Special Features:**

☐ Remittance Product

X Wire Transfer

X Money Orders

☐ Financial Education Training

X Other: Western Union

**Participating Branches:**



**Product Name:** Fresh Start Account

**Account Features:**

Opening Deposit Requirements: Savings- \$5; Checking- \$25

Minimum Balance: Savings- \$5; Checking- none

☒ Checks (1 free standard box)

☒ Debit Card (limits: ATM -\$250; POS - \$1,000)

☒ Bill pay (unlimited, FREE)

**Fees:**

Monthly Fee: \$10

Overdraft/Insufficient Funds: \$29

Bounced Check: \$29

Out of Network ATM: \$0 (domestic balance inquiry), \$0 (domestic funds transfer or withdrawal), \$1 (any foreign transaction)

**Alternative IDs Accepted:** *As primary identification. Secondary identification may be Requested.*

☒ Mexican Matricula Consular ID

☐ Guatemalan Consular ID

☐ Other: Alien registration card

☐ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystemes. (not fraud related)*

☒ Over 1 year old (2 or less unpaid)

☒ Less than 1 year old (2 or less unpaid)



### Special Features:

- ☐ Remittance product
- ☒ Wire Transfer
- ☒ Money orders:
- ☐ Financial education training
- ☒ Other: FREE: VIP Phone Service, Internet Banking, online check images, e-Statements, VISA Debit Check Card with Rewards Program, unlimited checking writing

#### Bellaire

4300 Bissonnet  
Houston, TX 77401

Phone: 713-945-4141  
Fax: 713-945-4144  
Mon. thru Thur. 8:00 - 5:00  
Fri. 9:00 - 6:00.

#### CenterPoint

1111 Louisiana, Suite 520  
Houston, TX 77002

Phone: 713.207.7206  
Fax: 713.207.7219  
Monday - Friday 8:00 - 5:00

#### Champions Forest

8707 Spring Cypress, Suite A  
Spring, TX 77379

Phone: 832.688.1000  
Fax: 832.717.3609  
Lobby Mon. - Fri. 8:00 - 5:00  
Drive Thru Mon. - Fri. 8-6,  
Sat. 9 a.m. - 1 p.m.

#### Cypress

7025 Fry Road at FM 529  
Cypress, TX 77433

Phone: 832.688.1000  
Fax: 281.855.6678  
Lobby Mon. - Fri. 8:00 - 5:00  
Drive Thru Mon. - Fri. 8-6,  
Sat. 9 a.m. - 1 p.m.

#### Gulf Freeway

8980 Clearwood  
Houston, TX 77075

Phone: 832.688.1000  
Fax: 713-947-6900  
Lobby Mon. - Fri. 8:00 - 5:00  
Drive Thru Mon. - Fri. 8-6,  
Sat. 9 a.m. - 1 p.m.

#### North

1920 Rankin Rd. Suite 145  
Houston, TX 77073

Phone: 832.688.1000  
Fax: 281-443-3032  
Monday - Friday 8:00 - 5:00

Northwest

9621 W Sam Houston Parkway N  
Houston, TX 77064

Phone: 832-688-1000

Fax: 832-688-1111

Lobby Mon. - Fri. 8:00 - 5:00

Drive-thru Mon. - Fri. 8-6,

Sat. 9 a.m.-1 p.m

The Woodlands

9110 Grogans Mill Rd.  
The Woodlands, TX 77380

Phone: 281-363-6701

Fax: 281-363-6011

Monday thru Friday 8:00 - 4:30



**Institution Name:** Houston Municipal Employees Federal Credit Union

**Product Name:**

**Account Features:**

Opening Deposit Requirements: For Savings \$25.00 deposit establishes your new Share Savings Account and establishes your Lifetime Membership. (Dividends Compounded and paid monthly.)

Minimum Balance: \$25.00

☒ Checks

☒ Debit Card

☒ Bill Pay

**Fees:**

Monthly Fee: None

Insufficient Funds: \$30.00

Out of Network ATM: Yes

**Alternative ID's Accepted:**

☒ Mexican Matricula Consular ID

☒ Secondary: Recent utility bill, residential lease or rental agreement, student ID card, travel visa

**ChexSystems Policy:** *Account available for persons with NSF history on ChexSystems*

**Special Features:**

☒ Money Orders

☒ Financial Education Training



**Institution Name:** Main Street Bank

**Product Name:** Value Checking

**Account Features:**

- |  |                           |
|--|---------------------------|
| Opening Deposit Requirements:                  | \$100.00                  |
| Minimum Balance:                               | \$ -0-                    |
| <input checked="" type="checkbox"/> Checks     | charge for printed checks |
| <input checked="" type="checkbox"/> Debit Card |                           |
| <input checked="" type="checkbox"/> Bill Pay   |                           |

**Fees:**

- |                               |                 |
|-------------------------------|-----------------|
| Monthly Fee:                  | \$-0-           |
| Overdraft/Insufficient Funds: | \$30.00 NSF Fee |
| Bounced Check:                |                 |
| Out of Network ATM:           | No Charge       |

**Alternative ID's Accepted:**

- ☒ Mexican Matricula Consular ID
- ☐ Guatemalan Consular ID
- ☐ Other: Alien Registration Card
- ☐ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystems.  
(not fraud related)*

Customer must show proof that accounts have been paid before we can give a Second Chance.

- ☐ Over 1 year old
- ☐ Less than 1 year old

**Special Features:**

- ☐ Remittance Product
- ☒ Wire Transfer
- ☒ Money Orders
- ☒ Financial Education Training
- ☒ Other: Cashier's Checks, Online banking with bill pay, Traveler's Checks

**Participating Branches:** Kingwood, Cleveland, Atascocita





100 YEARS 1907-2007

*NCI Community Development Credit Union*

**Product Name:** Savings and Checking Account

**Account Features:**

Opening Deposit Requirements: ***\$10.00 in primary savings account***

Minimum Balance: ***\$0.00 in checking account***

☒ Checks

☒ Debit Card

☒ Bill pay

**Fees:**

Monthly Fee: ***No monthly fee.***

Overdraft/Insufficient Funds: ***\$25.00 (not final)***

Bounced Check: ***\$25.00 (not final)***

Out of Network ATM: \$ ***tbd*** (domestic balance inquiry), \$ ***(tbd)*** (domestic funds transfer or withdrawal), \$ ***(tbd)*** (any foreign transaction)



**Alternative IDs Accepted:** *As primary identification. Secondary identification may be Requested.*

- ☒ Mexican Matricula Consular ID
- ☒ Guatemalan Consular ID
- ☒ Other: Alien registration card
- ☒ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystems. (not fraud related)*

- ☐ Over 1 year old
- ☒ Less than 1 year old *(There will be conditions.)*

**Special Features:**

- ☒ Remittance product
- ☐ Wire Transfer *(unsure at this time)*
- ☒ Money orders:
- ☒ Financial education training
- ☒ Other: Individual Development Accounts (IDA's); Credit Development Loans;



**Institution Name:** People's Trust

**Product Name:**

**Classic Checking**-No monthly service fee and no minimum balance required. This is a standard checking account, designed for members who frequently write checks without the obligation of maintaining a minimum balance.

**Opening Deposit:** \$25.00

**Minimum Balance:** -0-

- Checks-Yes
- Debit Card-Yes
- Bill Pay-Free up to 20 per month

**Fees:**

- Monthly: -0-
- Overdraft/Insufficient Funds: \$29.00
- Bounced Check: \$29.00
- Out of Network ATM: Non PTFCU ATM transactions fee \$1.00 per transaction.

**Product Name:**

**Opportunity Checking**-provides a member or a potential member who has less than 3 institutions and \$1,000.00 outstanding in ChexSystems the opportunity to own a checking account.

**Opening Deposit:** \$25.00

**Minimum Balance:** -0-

- Checks-Yes
- Debit Card-Yes
- Bill Pay- Free, up to 20 per month
- Direct deposit required

**Fees:**

- \$8.00 Monthly Fee.
- Direct Deposit Required.
- If the member has more than (3) overdrafts within a 6 month period, the account will be closed.
- Bounced Check: All NSF checks are returned. The account is not eligible for "No Bounce".
- Out of Network ATM: Non PTFCU transactional fee \$1.00 per transaction.

**Alternative ID's Accepted:**

Mexican Matricula Consular ID-Yes, along with secondary picture identification.

**ChexSystems Policy:**

*Account available for persons with NSF/OD history on ChexSystems  
(not fraud related)*

- Savings accounts –no time frame
- Opportunity Checking Account- no time frame, see Opportunity Checking guidelines

**Special Features:**

- Remittance Product- Western Union
- Wire Transfer-Domestic \$15.00 and International \$45.00
- Money Orders-Credit Union Checks \$2.00 and Certified Checks \$5.00
- Financial Education Training-Yes/Free Introductory, Intermediate and Advanced financial education and workshops.
- Other: Secure, no annual fee credit cards-min \$300.00, Christmas Club savings accounts, Free Online financial tools-Finance Works and Debt in Focus

**Participating Branches:**

One Shell Plaza

Tunnel: 910 Louisiana, #M100

Houston, TX 77002

Houston Center Branch

1200 McKinney, Suite 101

Houston, TX 77010

Town & Country Village Branch

650 West Bough, Suite 162

Houston, TX 77024

Galleria Branch

3390 Sage Rd.

Houston, TX 77056

Shell Information Center

1500 Old Spanish Trail

Houston, TX 77054

Shell Bellaire Service Center

3747 Bellaire Blvd., Rm 1002

Houston, TX 77025

Shell Woodcreek Service Center

200 N Dairy Ashford, Rm., 2003

Houston, TX 77079

Internet address: [www.peoplestrustco-op.com](http://www.peoplestrustco-op.com).



**Institution Name:** Preferred Bank

**Product Name:** Preferred Interest Checking

**Account Features:**

Opening Deposit Requirements: \$100.00

Minimum Balance: -0-

☒ Checks First Order Basic Checks Free

☒ Debit Card Free

☒ Bill Pay Free Online Banking and Bill Pay

**Fees:**

Monthly Fee: -0-

Overdraft/Insufficient Funds: \$28.50

Bounced Check: \$28.50

Out of Network ATM: No Preferred Bank Fee

**Alternative ID's Accepted:**

☒ Mexican Matricula Consular ID YES

☒ Guatemalan Consular ID YES

☒ Other: Alien Registration Card YES

☒ Secondary: See Branch Manager for acceptable forms of identification.

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystems.  
(not fraud related)*

☒ Over 1 year old - Only if debt is paid off

☒ Less than 1 year old - Only if debt is paid off

**Special Features:**

☐ Remittance Product

☒ Wire Transfer

☒ Money Orders - \$3.00

☐ Financial Education Training

☒ Other: Cashier's Checks \$5.00

**Participating Branches:** All Preferred Bank Branches



**Product Name:** Free Checking

**Account Features:**

Opening Deposit Requirements: \$25

Minimum Balance: None

☒ Checks

☒ Debit Card

☒ Bill pay

**Fees:**

Monthly Fee: None

Overdraft/Insufficient Funds: \$5 +\$27

Bounced Check: \$25

Out of Network ATM: \$ 1.25 (domestic balance inquiry), \$ 20 (domestic funds transfer or withdrawal), \$ 40 (any foreign transaction)

**Alternative IDs Accepted:** *As primary identification. Secondary identification may be Requested.*

☒ Mexican Matricula Consular ID

☐ Guatemalan Consular ID

☐ Other: Alien registration card

☒ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystems. (not fraud related)*

☐ Over 1 year old

☒ Less than 1 year old



**Special Features:**

- ☐ Remittance product
- ☒ Wire Transfer: see fees above
- ☒ Money orders: \$1.25
- ☐ Financial education training
- ☐ Other:

[www.primewayfcu.com](http://www.primewayfcu.com)



**Institution Name:** Regions Bank  
**Product Name:** Life Green Checking

**Account Features:**

**Opening Deposit Requirements:** \$50.00

**Minimum Balances:** \$500.00 minimum average monthly statement cycle balance or a direct deposit of at least \$10.00 or 15 debit card transactions during statement cycle to avoid a monthly service charge of \$5.00.

- ☐ Checks- Unlimited
- ☐ Debit Card- Unlimited
- ☐ Bill Pay- Free online

**Fees:**

**Monthly Fee:** \$5.00 monthly service charge unless they have an average monthly statement cycle balance of \$500.00 or direct deposit of at least \$10.00 or 15 debit card transactions during statement cycle.

**Free for students or people 50 or over.**

**Overdraft/Insufficient Funds:** \$35.00 per item, first occurrence waiver upon customers request.

**Bounced Check:** \$35.00

**Out of Network ATM:** \$2.00

**Alternative ID's Accepted:**

**-Mexican Citizen with Valid TIN/ITIN – Non Resident Alien Unexpired Mexican Matricula with Regions approved 2nd form of ID**

The following form of Secondary ID is required: **Unexpired Foreign Passport**

One of the following Secondary Forms of ID is required:

- ☐ Unexpired Student Identification with Photograph
- ☐ Unexpired Employment Identification with Photograph
- ☐ Unexpired Major Credit Card issued on a US Bank
- ☐ Unexpired U. S. Permanent Resident Card
- ☐ Unexpired Foreign Passport
- ☐ Unexpired U. S. Driver License or Non-Driver License from AL, AR, FL, GA, IL, IN, IA, KY, LA, MS, MO, NC, SC, TN, TX, or VA
- ☐ Unexpired U. S. Temporary Driver License or Non-Driver License from AL, AR, FL, GA, IL, IN, IA, KY, LA, MS, MO, NC, SC, TN, TX, or VA
- ☐ Unexpired Matricula Consular





**ChexSystems Policy:** *Account Available for persons with NSF/OD history on ChexSystems.  
(not fraud related)*

✓ **We do not use ChexSystems or Telecheck. We use other back office screening.**

**Special Features:** Wires

**Participating Branches:**

<a href="#">TANGLEWOOD HOUSTON</a>	00107016	5005 WOODWAY	HOUSTON	TX	77056	713-426-7100
<a href="#">KIRKWOOD</a>	00104121	2401 S KIRKWOOD	HOUSTON	TX	77077	281-556-5556
<a href="#">HEIGHTS HOUSTON</a>	00107001	301 WEST 11TH STREET	HOUSTON	TX	77008	713-867-7417
<a href="#">GALLERIA HOUSTON</a>	00104993	5251 WESTHEIMER RD S...	HOUSTON	TX	77056	713-623-8374
<a href="#">ELDRIDGE</a>	00104120	6910 N ELDRIDGE PKWY	HOUSTON	TX	77041	713-466-7283
<a href="#">LAKEWOOD FOREST</a>	00104984	11550 LOUETTA RD SUL...	HOUSTON	TX	77070	281-251-2105
<a href="#">NORTH FREEWAY</a>	00107007	7075 NORTH FWY	HOUSTON	TX	77076	713-697-3205
<a href="#">RIVER OAKS HOUSTON</a>	00104268	2517 RIVER OAKS BLVD...	HOUSTON	TX	77019	713-524-7216
<a href="#">CYPRESS BRANCH</a>	00104122	12100 Huffmeister	HOUSTON	TX	77429	281-894-0700



Institution Name: Shared Resources Credit Union  
Product Name: Share Draft Checking Account

Account Features:

Opening Deposit Requirements: \$25.00

Minimum Balance: \$0.00

☒ Checks-first box free

☒ Debit Card-Visa check card offered after 60 days with active direct deposit

☒ Bill pay-free bill pay and home banking

Fees:

Monthly Fee: 0.00

Overdraft/Insufficient Funds: \$1.00 for overdraft/\$30.00 NSF

Bounced Check: \$30.00

Out of Network ATM: \$1.00 (domestic balance inquiry), \$1.00 (domestic funds transfer or withdrawal), \$ 1.00 (any foreign transaction)

Alternative IDs Accepted: *As primary identification. Secondary identification may be Requested.*

☒ Mexican Matricula Consular ID

☒ Guatemalan Consular ID

☒ Other: Alien registration card

☒ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

ChexSystems Policy: *Account available for persons with NSF/OD history on ChexSystems. (not fraud related)*

☒ Over 1 year old


☐ Less than 1 year old

Special Features:

- ☐ Remittance product
- ☒ Wire Transfer \$20.00 fee
- ☒ Money orders: \$3.00 per item
- ☒ Financial education training-free
- ☒ Other: Western Union

<http://www.srcu.net/>

**Our main office is located at:**

 2102 E. Pasadena Frwy.  
Pasadena, Texas 77506  
Located at the corner of Hwy 225 and Bearle Street  
[Click here](#) for map provided by Google.

**ALERT: As of June 4, 2007, our drive-thru hours have changed**

**Office Hours**

9:00 am - 5:30 pm on Mon.-Wed., Fri.  
9:00 am - 6:30 pm on Thu.

**Drive-Thru Hours**

9:00 am - 6:00 pm on Mon-Wed  
9:00 am - 6:30 pm on Thu  
9:00 am - 6:00 pm on Fri  
9:00 am - 1:00 pm on Sat

**Right Choice FCU**

601 Jefferson Suite A 104  
Houston  
TX, 77002

[Map to Location](#)

*Phone: (800) 234-8076*

*Hours: M-F 7:30-4*

**Peoples Trust FCU**

1200 McKinney St. Suite 101  
Houston  
TX, 77010

[Map to Location](#)

*Phone: (713) 428-3200*

*Hours: M-F 7-5 Sat 10-2*

**Greater TEXAS FCU**

5425 Polk Street  
Houston  
TX, 77023

[Map to Location](#)

*Phone: (713) 923-5336*

*Hours: M-F 9-4*

**PrimeWay FCU**

3800 Washington Ave.  
Houston  
TX, 77007

[Map to Location](#)

**Inside State Office Bldg.**

*Phone: (713) 799-6200*

*Hours: M-F 8:30-5 Sat 9-1*

**PrimeWay FCU**

*Phone: (713) 799-6200*

6550 Fannin Suite 235  
Houston  
TX, 77030

[Map to Location](#)

**PrimeWay FCU**

3303 Main St.  
Houston

TX, 77030

[Map to Location](#)

**StarTrust FCU**

500 Dallas St. Ste. P-90 One Allen Centre  
Houston

TX, 77002

[Map to Location](#)

**Chevron Federal Credit Union**

1600 Smith, 38th Fl.  
Houston

TX, 77002

[Map to Location](#)

**Right Choice FCU**

4101 Clinton Dr  
Houston

TX, 77020

[Map to Location](#)

**Right Choice FCU**

4100 Clinton Drive Bldg 12  
Houston

TX, 77252

[Map to Location](#)

**Space City CU**

3101 Harrisburg Blvd  
Houston

TX, 77003

[Map to Location](#)

**KBR Heritage FCU**

601 Jefferson KT02  
Houston

TX, 77002

[Map to Location](#)

**Houston FCU**

3701 Kirby Suite 120  
Houston

TX, 77098

*Hours: M-F 7-5*

**Inside Smith Tower Medical Center**

*Phone: (713) 799-6200*

*Hours: M-F 8:30-5 Sat 9-1*

*Phone: (832) 615-7000*

*Hours: M - F 8-4, Sat-Closed*

*Phone: (800) 232-8101*

*Hours: M,Tu,Th,F 8-3:30 W 8:30-3:30*

*Phone: (713) 676-7777*

*Hours: M-F 7:30-4Sat- Closed*

*Phone: (713) 676-8629*

*Hours: M-F 7:30-4Sat- Closed*

*Phone: (713) 222-1244*

*Hours: M-F 7:30-4:30Sat- Closed*

*Phone: (713) 753-3022*

*Hours: M-F 8:30-3:30Sat- Closed*

*Phone: (281) 243-0650*

*Hours: M-F 8:30-4Sat- Closed*



**Product Name:** Smart Chance Checking

**Account Features:**

Opening Deposit Requirements: \$50

Minimum Balance: \$0

☒ Checks

☒ Debit Card (\$100 daily limit)

☒ Bill pay

**Fees:**

Monthly Fee: \$10

Overdraft/Insufficient Funds: \$25

Bounced Check: \$25

Out of Network ATM: \$1(domestic balance inquiry), \$1 (domestic funds transfer or withdrawal), \$1 (any foreign transaction)

**Alternative IDs Accepted:** *As primary identification. Secondary identification may be requested.*

☒ Mexican Matricula Consular ID

☐ Guatemalan Consular ID

☐ Other: Alien registration card

☒ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa



**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystemes.  
(not fraud related)*

☒ Over 1 year old

☒ Less than 1 year old

**Special Features:**

☐ Remittance product

☐ Wire Transfer

☐ Money orders:

☒ Financial education training

☐ Other:

**Branch Location Listing & Hours**

**Newcastle Office (Main Office)**

4605 Southwest Freeway, #100

Houston, TX 77027

MTWTF: 9 am – 5 pm

Thur: 9 am – 6 pm

Sat: 9 am – 2 pm

**Conroe Office**

3201 West Davis

Conroe, TX 77304

MTWTF: 9 am – 5 pm

Thur: 9 am – 6 pm

Sat: 9 am – 2 pm

**1960 Office**

520 FM 1960 East

Houston, TX 77073

MTWTF: 9 am – 5 pm

Thur: 9 am – 6 pm

Sat: 9 am – 2 pm



**Woodlands Office**

27708 I-45 North  
The Woodlands, TX 77385  
MTWF: 9 am – 5 pm  
Thur: 9 am – 6 pm  
Sat: 9 am – 2 pm

**Wayside Office**

4411 South Wayside Dr.  
Houston, TX 77087  
MTWF: 9 am – 5 pm  
Thur: 9 am – 6 pm  
Sat: 9 am – 2 pm

**North Loop Office**

1900 North Loop West, Ste 150  
Houston, TX 77018  
MTWF: 9 am – 5 pm  
Thur: 9 am – 6 pm  
Sat: 9 am – 2 pm

**Kingwood Office**

1120 Kingwood Dr.  
Kingwood, TX 77339  
MTWF: 9 am – 5 pm  
Thur: 9 am – 6 pm  
Sat: 9 am – 2 pm

**Bingle Office**

8582 Katy Freeway, Ste 101  
Houston, TX 77024  
M – F: 9:30 am – 5:30 pm  
Sat: 9 am – 2 pm



Institution Name: United Commercial Bank  
Product Name: Community Checking

Account Features:

Opening Deposit Requirements: \$25  
Minimum Balance: None

- ☒ Checks
- ☒ Debit Card (six months after account opening upon request from customer)
- ☐ Bill pay

Fees:

Monthly Fee: Not Applicable  
Overdraft/Insufficient Funds: \$22 (One set of NSF/OD fee waive per rolling year.  
Effective 10/1/08)  
Bounced Check: \$8 per item  
Out of Network ATM: \$1 per transaction. Foreign (non-US) Transaction ATM- Fee –  
Varies dependent upon transaction amount.

Alternative IDs Accepted: *As primary identification. Secondary identification may be requested.*

- ☒ Mexican Matricula Consular ID
- ☒ Guatemalan Consular ID
- ☐ Other: Alien registration card
- ☐ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

ChexSystems Policy: *Account available for persons with NSF/OD history on ChexSystems.  
(not fraud related)*

- ☒ Over 1 year old (with full repayment)
- ☒ Less than 1 year old (with full repayment)



Special Features:

- ☒ Remittance product (Six months after account opening. Limited to Asia)
- ☒ Wire Transfer (Six months after account opening. Limited to Asia)
- ☐ Money orders:
- ☒ Financial education training (Money Smart)
- ☒ Other (Go Direct: direct deposit)

Houston Location (including hours and language availability)

Address & Phone	Hours	Services
<b>Houston</b> 6588 Corporate Drive Houston, TX 77036 Tel: 713-771-2828 Fax: 713-771-3688	Monday - Thursday 9:00 am - 4:00 pm, C.T. Friday 9:00 am - 5:30 pm, C.T. Saturday 9:00 am - 1:00 pm, C.T.	Full Banking Services

Languages Availability; English, Cantonese, Mandarin, Vietnamese



**Product Name:** no specific name- in house we call it 2<sup>nd</sup> chance checking- we do not advertise this product.

**Account Features:**

Opening Deposit Requirements: \$100

Minimum Balance: \$none

☐ Checks we highly suggested that they use debit card only- but they can order checks

☒ Debit Card

☒ Bill pay

**Fees:**

Monthly Fee: no monthly service fee-

Overdraft/Insufficient Funds: \$30

Bounced Check: \$30

Out of Network ATM: \$ 2 (domestic balance inquiry), \$ (domestic funds transfer or withdrawal), \$ (any foreign transaction)

**Alternative IDs Accepted:** *As primary identification. Secondary identification may be Requested.*

x☐ Mexican Matricula Consular ID- we now accept this card with secondary form of ID

☐ Guatemalan Consular ID

☐ Other: Alien registration card

☒ Secondary: Certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystemes. (not fraud related)*

*If they have a telecheck/checksystem history- we generally decline to open. If they pay the amount due and bring us receipt- we will open. We may open if there are other special circumstances- but it is on a case by case basis.*

☐ Over 1 year old

☐ Less than 1 year old

### Special Features:

☐ Remittance product

☒ Wire Transfer

☒ Money orders:

☒ Financial education training

☐ Other:

#### Blodgett

2602 Blodgett St.  
Houston, Texas 77004  
Phone: 713-387-7400  
Fax: 713-526-8697  
Lending: 713-387-7400

#### → Fort Bend

1661 Texas Parkway  
Missouri City, Texas 77489  
Phone: 281-835-2400 change phone number 713-387-7400  
Fax: 281-416-9440  
Lending: 281-835-2400

#### → System-wide Hotlines

Customer Service: 713-387-7400 change phone number to 713-387-7400  
Debit Card: 1-800-554-8969

#### → Galleria Administrative Offices remove this information we have closed this office

1330 Post Oak Blvd. Ste. 2250  
Houston, Texas 77056  
Phone: 713-940-6300  
Fax: 713-621-5040



**Product Name: Opportunity Checking Account**

Account Features:

Opening Deposit Requirements: **\$100.00**

Minimum Balance: \$ **no minimum monthly balance required**

☒ Checks

☒ Debit Card

☒ Bill pay

**Fees:**

Monthly Fee: **\$8.00**

The Monthly Service fee is waived if account meets the following criteria:

- Customer has Opportunity Checking as well as 3 additional qualifying products and services.
- **And** one of the following:
  - \$1,000 minimum daily balance
  - Qualifying monthly Direct Deposit of \*\*\$100 or more
  - A monthly scheduled transfer of \$25.00 or more to a Wells Fargo Savings account
  - A monthly automatic payment to a Wells Fargo Home Equity/Personal Loan, Line of Credit or Wells Fargo Home Mortgage

\*The Opportunity Savings account is the only savings account that counts towards Package Level requirements.

\*\*Qualifying monthly direct deposit can be used to meet both Account and Package Level requirements.

Overdraft/Insufficient Funds: **\$ 35.00**

Bounced Check: **\$ 35.00**

Out of Network ATM: **Access to funds thru Out-of Network ATM. No deposit at ATM is allowed.**

**Alternative IDs Accepted:** *As primary identification. Secondary identification may be Requested.*

☒ Mexican Matricula Consular ID

☐ Guatemalan Consular ID

☒ Other: **Columbian Consular ID, El Salvador Consular ID**  
**Primary identification requirements for Wells Fargo are as follows: is government issued; if issued by Foreign Government must be printed in English; contains a document/ identification number; contains individual's photo; contains holder's name; is not expired; contains individual's current physical address and contains individual's signature**

☐ Secondary: **Secondary identification requirements for Wells Fargo are as follows: Name must match name on primary identification; issued by a recognized business, educational institution or government agency, contains signature or picture of individual that matches the primary identification; is not expired; contains the individual's current physical address if the primary ID does not.**

**ChexSystems Policy:** *Account available for persons with NSF/OD history on ChexSystemes.  
(not fraud related)*

☐ Over 1 year old

☒ Less than 1 year old

**Special Features:**

☐ Remittance product **Wells Fargo does offer an International Remittance product separate from product above. Must pass ChexSystems to open.**

☒ Wire Transfer

☒ Money orders:

☒ Financial education training – **thru Hands On Banking**

☐ Other:

*This information is current as of January 1, 2009 and is subject to change without prior notice. Please contact the financial institution for current information, fees, charges and account terms and conditions.*

[www.wellsfargo.com](http://www.wellsfargo.com)

1301 MCKINNEY ST	1301 MCKINNEY ST	HOUSTON	TX	77010
249/ SPRING CYPRESS	22515 TOMBALL PKWY	HOUSTON	TX	77070
529/ FRY RD	20440 FM 529 ROAD	CYPRESS	TX	77433
ABERCROMBIE	6621 FANNIN ST, STE 120	HOUSTON	TX	77030
ADDICKS	14600 KATY FWY	HOUSTON	TX	77079
ALDEN BRIDGE	7801 RESEARCH FOREST DR	THE WOODLANDS	TX	77382
ASHFORD PLACE	1160 DAIRY ASHFORD	HOUSTON	TX	77079
ATASCOCITA	7411 FM 1960 EAST	HUMBLE	TX	77346
AUSTIN PARKWAY	4724 HWY 6	MISSOURI CITY	TX	77459
BAY COLONY	2915 GULF FWY SOUTH	LEAGUE CITY	TX	77573
BAY OAKS	2323 CLEAR LAKE CITY BLVD	HOUSTON	TX	77062
BAYBROOK PASSAGE	930 WEST BAY AREA BLVD	WEBSTER	TX	77598
BAYBROOK VILLAGE	1507 WEST BAY AREA BLVD	WEBSTER	TX	77598
BELLAIRE-BISSONNET	5130 BELLAIRE BLVD	HOUSTON	TX	77401
BELTWAY	9702 BELLAIRE BLVD	HOUSTON	TX	77036
BLALOCK	1304 BLALOCK	HOUSTON	TX	77055
BREABURN	6255 BISSONNET	HOUSTON	TX	77081
BRAESWOOD	4010 S BRAESWOOD BLVD	HOUSTON	TX	77025
BROOKSHIRE	923 COOPER ST	BROOKSHIRE	TX	77423
CHAMPION FOREST	16616 CHAMPION FOREST DR	SPRING	TX	77379
CHAMPIONS	5625 FM 1960 RD W	HOUSTON	TX	77069
CHAMPIONS VILLAGE	5219 FM 1960 RD W	HOUSTON	TX	77069
CHANNELVIEW	811 SHELTON RD	CHANNELVIEW	TX	77530
CINCO RANCH	4311 W GRAND PKWY S	KATY	TX	77494
CLEAR LAKE	702 W BAY AREA BLVD	WEBSTER	TX	77598
COLES CROSSING	12312 BARKER CYPRESS RD	CYPRESS	TX	77429
COMMERCIAL	3434 TIDWELL RD	HOUSTON	TX	77093
CONROE	516 W DAVIS ST	CONROE	TX	77301

8:00am to 6:00pm	8:00am to 6:00pm	closed	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 3:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	closed	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	closed	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 6:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	8:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed



KATY MAIN	5622 3RD ST	KATY	TX	77493
KEEGAN'S MEADOW	11711 W BELLFORT ST	STAFFORD	TX	77477
KINGWOOD	1910 W. LAKE HOUSTON PKWY	KINGWOOD	TX	77339
KINGWOOD COMMONS	600 KINGWOOD DR	KINGWOOD	TX	77339
KINGWOOD TOWN CENTER	4540 KINGWOOD DR	KINGWOOD	TX	77345
KUYKENDAHL	21314 KUYKENDAHL RD	SPRING	TX	77379
LEAGUE CITY	710 EAST MAIN ST	LEAGUE CITY	TX	77573
LONGWOOD	12748 GRANT RD	CYPRESS	TX	77429
LOUETTA	5000 LOUETTA RD	SPRING	TX	77379
MEDICAL CENTER	6631 MAIN ST	HOUSTON	TX	77030
MEMORIAL	901 GESSNER	HOUSTON	TX	77024
MEMORIAL AT DAIRY ASHFORD	14610 MEMORIAL DR	HOUSTON	TX	77079
MEYERLAND	4800 W BELLFORT ST	HOUSTON	TX	77035
MIDTOWN	3001 MAIN ST	HOUSTON	TX	77002
MISSION BEND	8750 HWY 6 S	HOUSTON	TX	77083
MISSOURI CITY	3660 HAMPTON DR	MISSOURI CITY	TX	77459
NASSAU BAY	1400 NASA PKWY, STE B	HOUSTON	TX	77058
NEW CANEY COMMUNITY	22420 COMMUNITY DR	NEW CANEY	TX	77357
NEW TERRITORY	5800 NEW TERRITORY BLVD	SUGAR LAND	TX	77479
NORTH BELT	12941 NORTH FWY	HOUSTON	TX	77060
NORTHSHORE	13106 WOODFOREST BLVD	HOUSTON	TX	77015
NORTHWEST OAKS	5264 W 34TH ST	HOUSTON	TX	77092
PANTHER CREEK	4775 W PANTHER CRK	THE WOODLANDS	TX	77381
PASADENA	4200 SPENCER HWY	PASADENA	TX	77504
PORT CITY	3601 EASTEX FWY	HOUSTON	TX	77026
POST OAK	1300 POST OAK BLVD	HOUSTON	TX	77056
RICHMOND	700 JACKSON ST	RICHMOND	TX	77469
RIVER OAKS	1500 WAUGH DR	HOUSTON	TX	77019

6:00pm	6:00pm	2:00pm	
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	closed 11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	closed	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	closed	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	closed	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed





WILLIS	501 W MONTGOMERY ST	WILLIS	TX	77378
WINROCK	6430 SAN FELIPE ST	HOUSTON	TX	77057
WOODLAKE	9660 WESTHEIMER RD	HOUSTON	TX	77063
WOODLANDS	4880 W PANTHER CREEK DR	THE WOODLANDS	TX	77381
WOODLANDS HWY 242	9420 COLLEGE PARK DR STE 1A	THE WOODLANDS	TX	77384
WOODLANDS PARKWAY	9901 WOODLANDS PKWY	THE WOODLANDS	TX	77380
WOODWAY	1407 S VOSS RD	HOUSTON	TX	77057

7:00pm	7:00pm	5:00pm	3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 2:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm
9:00am to 6:00pm	9:00am to 6:00pm	9:00am to 4:00pm	closed
9:00am to 7:00pm	9:00am to 7:00pm	9:00am to 5:00pm	11:00am to 3:00pm



Institution Name: **Woodforest National Bank**

Product Name: **Absolutely Free Checking**

Account Features:

Opening Deposit Requirements: \$25.00

Minimum Balance: None

- ☒ Checks (unlimited check writing)\*\*
- ☒ Debit Card (unlimited transactions - \$12 annual fee)
- ☒ Free Online Banking
- ☒ Free Bill pay
- ☒ Free Daily Email Notifications
- ☒ Free Monthly E-Statements
- ☒ Free Telephone Banking
- ☒ 8pm Deposit Cutoff Time, Immediate Availability of deposits, Open 7-Days a Week

Fees:

Monthly Fee: Absolutely Free- no monthly service charge

Overdraft/Insufficient Funds: \$ 34.00

Out of Network ATM: \$ 2.00 (domestic balance inquiry), \$ 1.00 (domestic funds transfer or withdrawal), \$ 2.00 (any foreign transaction)

Alternative IDs Accepted: *State Driver License or ID as primary identification. Secondary identification may be requested.*

☒ Mexican Matricula Consular ID\*\*

☐ Guatemalan Consular ID

☐ Other: Alien registration card

☒ Secondary: Recent utility bill, residential lease or rental agreement, student ID card (U of H branch only)

*\*\*See Retail Banker for more details*

ChexSystems Policy: *Account available for persons with NSF/OD history on ChexSystems. (not fraud related)*

☒ Over 1 year old

☒ Less than 1 year old

Special Features:

☒ 24 hour in-store branches (5 locations in the Houston area)

☒ Wire Transfer: \$10 Receive Fee, \$15 Domestic Transfer Fee, \$ 65 International

Transfer Fee

☒ Money orders: 25 cents (Account holder)

☒ Financial education training (Banking GPS – See Retail Banker for more details)

☒ Other: Non-Interest bearing

☒ Extended Hours (visit [woodforest.com](http://woodforest.com))

*This product information is current as of August 1, 2009 and is subject to change without prior notice. Please contact your local branch or visit us online at [Woodforest.com](http://Woodforest.com) for additional contact options.*

## WOODFOREST NATIONAL BANK

### TX BRANCH INFORMATION

#### HARRIS COUNTY

BRANCH NAME	STREET	CITY	COUNTY	STATE	ZIP CODE	PHONE NUMBER
TX Houston- I-10 East Freeway	13301 East Freeway	Houston	Harris	TX	77015	713.495.8025
TX Houston- Normandy	12620 Woodforest Blvd #390	Houston	Harris	TX	77015	713.495.8040
TX Houston- Uvalde	80 Uvalde	Houston	Harris	TX	77015	713.495.8005
TX Houston- I-10	13750 East Freeway	Houston	Harris	TX	77015	713.450.4165
TX Pasadena- Fairmont	5200 Fairmont Parkway	Pasadena	Harris	TX	77505	281.998.8943
TX Channelview- Sheldon	528 Sheldon Road	Channelview	Harris	TX	77530	713.495.8055

TX Highlands	420 South Main	Highlands	Harris	TX	77562	713.495.8070
TX Baytown- Garth	6902 Garth Road	Baytown	Harris	TX	77521	713.495.8105
TX Baytown	4900 Garth Road	Baytown	Harris	TX	77521	281.421.1963
TX Houston- Ripple	4810 Highway 6 North	Houston	Harris	TX	77084	281.855.0920
TX Houston- North Gessner	2740 Gessner Drive	Houston	Harris	TX	77080	713.460.2281
TX La Porte- Spencer	9025 Spencer Highway	La Porte	Harris	TX	77571	281.542.9533
TX Houston	12353 FM 1960 West	Houston	Harris	TX	77065	832.912.6284
TX Houston- Andrau	2700 South Kirkwood Drive	Houston	Harris	TX	77077	281.920.0982
TX Houston- Beechnut	3506 South Highway 6	Houston	Harris	TX	77082	281.293.8677
TX Kemah	255 FM 518	Kemah	Galveston	TX	77565	281.535.0690
TX Missouri City	5501 Highway 6	Missouri City	Fort Bend	TX	77459	281.403.1811
TX Cypress	13742 North Eldridge Pkwy	Cypress	Harris	TX	77429	281.320.8852
TX Houston- Gallery	6006 North Freeway	Houston	Harris	TX	77076	713.695.0223
TX Houston- South Gessner	11242 South Gessner	Houston	Harris	TX	77071	713.988.0950
TX Houston- Wallisville <b>24 hr location</b>	5655 East Sam Houston Pkwy	Houston	Harris	TX	77015	713.453.0059
TX Houston- Westheimer	2727 Dunvale	Houston	Harris	TX	77063	713.789.9939
TX Houston- Tidwell	5620 West Tidwell	Houston	Harris	TX	77091	713.681.9009
TX Crosby	14045 FM 2100 Suite 300	Crosby	Harris	TX	77532	713.495.8115
TX Crosby	14215 FM 2100	Crosby	Harris	TX	77532	281.462.8244
TX Houston- Hillcroft	9700 Hillcroft Street	Houston	Harris	TX	77096	713.283.1656
TX Pearland	1710 Broadway Street	Pearland	Brazoria	TX	77581	281.648.9413
TX Pearland- Main Street	1919 North Main Street	Pearland	Brazoria	TX	77581	281.412.9365
TX League City	1701 West FM 646	League City	Galveston	TX	77573	281.337.5613
TX Houston- Elmsworth	9460 W Sam Houston Parkway	Houston	Harris	TX	77099	281.564.3727
TX Houston- Almeda	9598 Rowlett	Houston	Harris	TX	77075	713.910.1500
TX Sealy	310 Overcreek Way	Sealy	Austin	TX	77474	979.885.6965
TX Humble- Atascocita	19250 W Lake Houston Pkwy	Humble	Harris	TX	77346	281.812.4314
TX Kingwood	2165 Northpark Drive	Kingwood	Harris	TX	77339	281.359.7411
TX Humble- Atascocita <b>24 hr location</b>	6626 FM 1960 East	Humble	Harris	TX	77346	281.540.8500
TX Humble- Atascocita Forest	3820 Atascocita Road	Humble	Harris	TX	77396	281.852.8182
TX Humble	9451 FM 1960 Bypass	Humble	Harris	TX	77338	281.319.4694
TX Humble- Atascocita Plaza	6400 FM 1960 East	Humble	Harris	TX	77346	832.375.2765
TX Kingwood- Kings Harbor Plaza	1710 W Lake Houston Pkwy	Kingwood	Harris	TX	77339	832.375.2850
TX Cypress- Barker Cypress	8195 Barker Cypress Road	Cypress	Harris	TX	77433	832.375.2700
TX Bay City	4600 7th Street	Bay City	Harris	TX	77414	979.245.3655

TX Richmond	5660 W Grand Parkway	Richmond	Fort Bend	TX	77469	281.232.3398
TX Houston- NW Freeway 24 hr location	13484 Northwest Freeway	Houston	Harris	TX	77040	713.690.1833
TX Humble- Redstone	9235 N Sam Houston Pkwy E	Humble	Harris	TX	77396	281.441.1213
TX Katy	6060 N Fry Road	Katy	Harris	TX	77449	281.859.0814
TX Spring- Louetta	6918 Louetta	Spring	Harris	TX	77379	832.375.2590
TX Spring- Louetta	155 Louetta Crossing	Spring	Harris	TX	77373	281.651.7300
TX Houston- 1960	7075 FM 1960 Road West	Houston	Harris	TX	77069	281.537.7711
TX Tomball	27650 Tomball Parkway	Tomball	Harris	TX	77375	281.351.0464
TX Tomball- Medical Center	602 Lawrence	Tomball	Harris	TX	77375	832.375.2745
TX Katy- Mills	25108 Market Place Drive	Katy	Harris	TX	77494	281.644.6868
TX Houston- Fry Road	1313 Fry Road	Katy	Harris	TX	77449	281.578.5675
TX Copperfield	15955 FM 529	Houston	Harris	TX	77095	281.858.0527
Tomball TX	14235 FM 2920	Tomball	Harris	TX	77375	832.375.2710
TX Houston- 249	12434 Tomball Parkway	Houston	Harris	TX	77086	281.448.9700
TX Spring- FM 2920	6334 FM 2920	Spring	Harris	TX	77379	832.375.2755
TX Cypress	26270 North West Freeway	Cypress	Harris	TX	77429	281.373.9073
TX Spring- Kuykendahl	21150 Kuykendahl Road	Spring	Harris	TX	77379	281.350.0932
TX Houston- Bammel	3450 FM 1960 West	Houston	Harris	TX	77068	281.587.2234
TX Tomball- Parkway	22605 Tomball Parkway	Tomball	Harris	TX	77375	281.370.4413
TX Houston- Gulf Freeway	5808 Gulf Freeway	Houston	Harris	TX	77023	713.495.8085
TX Houston- U of H	274 University Center	Houston	Harris	TX	77204	713.743.1080
Sugarland TX Walmart	345 Highway 6	Sugar Land	Harris	TX	77478	281.491.5528
Alvin TX Walmart	400 South Bypass 35	Alvin	Brazoria	TX	77511	281.331.5100
Angleton TX Walmart	1801 North Velasco	Angleton	Brazoria	TX	77515	979.549.0822
TX Friendswood- Webster	150 West El Dorado Blvd	Friendswood	Harris	TX	77546	281.286.0548
TX Spring- Champion Forest	15802 Champion Forest Dr	Spring	Harris	TX	77379	281.257.8263
Missouri City TX Kroger	10250 Hwy 6	Missouri City	Fort Bend	TX	77459	281.431.7984
Pearland TX Kroger	11003 Shadow Creek Pkwy	Pearland	Brazoria	TX	77584	713.340.1810
Barker Cypress TX Kroger	18030 FM 529 Suite A	Cypress	Harris	TX	77433	281.855.2493
Liberty TX Walmart	2121 Highway 146 Bypass	Liberty	Liberty	TX	77575	936.336.5995

## **MONTGOMERY COUNTY**

<b>BRANCH NAME</b>	<b>STREET</b>	<b>CITY</b>	<b>COUNTY</b>	<b>STATE</b>	<b>ZIP CODE</b>	<b>PHONE NUMBER</b>
TX Porter	23561 US Highway 59	Porter	Montgomery	TX	77365	281.354.9500
TX The Woodlands- Cochrans Crossing	4747 Research Forest	The Woodlands	Montgomery	TX	77381	281.367.0929
TX The Woodlands- Alden Bridge	8000 Research Forest	The Woodlands	Montgomery	TX	77382	281.681.1544
TX Conroe	2222 IH-45 North	Conroe	Montgomery	TX	77301	936.494.1033

TX The Woodlands- Waterway	1599 Lake Robbins Ste 100	The Woodlands	Montgomery	TX	77380	832.375.2650
TX Spring- Rayford	327 Rayford Road	Spring	Montgomery	TX	77386	281.465.5513
TX Conroe- 105	3101 West Davis	Conroe	Montgomery	TX	77304	936.538.1405
TX Conroe- Research Forest	19221 I-45 South Suite 100	Conroe	Montgomery	TX	77385	281.465.5512
TX Conroe- Downtown	400 West Davis	Conroe	Montgomery	TX	77301	936.538.1505
TX Conroe <b>24 hr location</b>	1407 North Loop 336 West	Conroe	Montgomery	TX	77304	936.441.3536
TX The Woodlands- Sawdust	1025 Sawdust Road	The Woodlands	Montgomery	TX	77380	281.367.8057
TX Willis	550 Montgomery Street	Willis	Montgomery	TX	77378	936.538.1490
TX Magnolia- 1488	6875 FM 1488 Suite 100	Magnolia	Montgomery	TX	77354	281.465.5515
TX The Woodlands- Grogans	7 Switchbud Suite 198C	The Woodlands	Montgomery	TX	77380	281.465.5511
TX Conroe- River Pointe	200 River Pointe Drive	Conroe	Montgomery	TX	77301	936.538.1455
TX Magnolia	18535 FM 1488 Suite 110	Magnolia	Montgomery	TX	77355	832.375.2690
TX The Woodlands- Town Center	1330 Lake Robbins	The Woodlands	Montgomery	TX	77380	832.375.2505
TX Conroe- Loop 336	1111 Loop 336 East	Conroe	Montgomery	TX	77304	936.538.1460
TX Magnolia- 1488	6616 FM 1488	Magnolia	Montgomery	TX	77354	936.321.5114
TX The Woodlands- Sterling Ridge	10555 Kuykendahl	The Woodlands	Montgomery	TX	77381	281.465.5514
TX Conroe- College Park	3060 College Park Drive	Conroe	Montgomery	TX	77384	281.465.5510
TX Montgomery- Trace	80821-A Eva Street	Montgomery	Montgomery	TX	77356	936.538.1475
TX The Woodlands- 242 <b>24 hr location</b>	3040 College Park Drive	The Woodlands	Montgomery	TX	77384	936.321.9211
TX Conroe- Frazier Frutlandia	525 South Frazier	Conroe	Montgomery	TX	77301	936.538.1470
TX Spring- Louetta and Ella	3830 Louetta Road	Spring	Harris	TX	77388	832.375.2800
TX Shenandoah- Research Plaza	1508 Research Forest Drive	Shenandoah	Montgomery	TX	77381	281.465.5520
TX The Woodlands- West	10001 Woodlands Parkway	The Woodlands	Montgomery	TX	77382	281.419.7730
TX Conroe- Lake	18700 State Highway 105 W	Conroe	Montgomery	TX	77356	936.448.5008
TX Willis	402 South Danville	Willis	Montgomery	TX	77378	936.538.1550
Shenandoah TX Sam's	19091 I-45 S	Shenandoah	Montgomery	TX	77385	936.321.3022
Spring TX Kroger	2301 Rayford Rd	Spring	Montgomery	TX	77386	281.367.9090

<http://www.woodforest.com/>